## Local Government Policies to Encourage the Development of Affordable Housing

Municipalities:	
Alamosa	We waive the water & sewer tapping fees for Habitat for Humanity homes. We also grant a tax exempt status to Colorado Rural Housing Development Corp. homes.
Arvada	Required smaller lot/house size in developments over 10 lots.
	The Aurora Comprehensive Plan 2003 documents that Aurora already has a higher proportion of affordable housing than any of the comparable communities in the region. Strategies adopted in the Comprehensive Plan include the following (all taken from Chapter IV.I Neighborhoods):
	4. Continue to take advantage of all programs and opportunities available to reinvest in and rehabilitate the existing housing stock in aging neighborhoods.
	5. Continue to support the Aurora Housing Authority and to work with non-profit and private partners to provide housing for lower income residents and residents with special needs.
	6. Continue to work to provide additional education, assistance, and opportunities for home ownership.
	8. Develop indicators concerning the housing market, the balance of the housing stock, and the extent to which housing needs are being met. Such a system will describe such key factors as housing prices, housing types, housing starts, age of housing, household characteristics and other factors. Monitor and report those indicators on a regular basis.
	15. Focus increased residential density in certain key centers that are well served by transit while avoiding infill rezonings that would substantially increase the average residential density of existing neighborhoods.
	Aurora has numerous programs supporting affordable housing.
Aurora	
	To make sure some homes in Boulder will always be affordable to those with low to moderate incomes, the Division of Housing has created the HomeWorks program. Many of these homes are built by developers as a requirement of Inclusionary Zoning. Homes are sold at below market-rate prices to income-eligible buyers. HomeWorks homes are developed either in new developments, or are existing housing offered through resale or are acquired through our First Home program.
	We offer 2 different down payment opportunities to first time homebuyers purchasing a market-rate property within the City limits of Boulder, First Home and H20. We also offer a 3% grant to assist with closing costs for the HomeWorks program. The First Home program is designed to help low to moderate income households purchase a home in Boulder by providing 20% of the purchase price of market rate homes, the maximum grant being \$56,000. The House to HomeOwnership (H2O) project is a deferred loan; there are no payments for 10 years or until you sell or refinance the home. The loan is then due in its entirety plus interest. The interest rate is adjustable, fixed at 3% for the first two years, the remaining years are tied to the appreciation rate of the home with a cap at 11.5%. Maximum loan is \$50,000. This is our only program with no resale restriction; the home may be sold at market-rate. The "3% Solution" is a grant that may be used in conjunction with our HomeWorks program or on properties purchased through Thistle Community Land Trust if within City limits. The grant is designed to be available to households who do not qualify for similar assistance programs from CHFA (Colorado Housing Finance Authority). The grant remains invested in the property - the starting resale price of the home is the original purchase price minus the grant amount.
	The City also has an Inclusionary Zoning Ordinance that requires new residential development to contribute to affordable housing.
Boulder	
Cannon City	No real policy, but we don't discourage it either.
Colorado Springs	
Durango	Too many to reference here. See Chapter 6, Housing Element, 2007 Durango Comprehensive Plan, at www.durangocompplan2006.org
Eagle	Inclusionary Zoning Standards
Grand Junction	Density bonuses Infill/redevelopment incentives

Longmont	Inclusionary Zoning Ordinance and policy in Comprehensive Plan to support all types of housing in the community
	Freezing all development fees for subdivisions that set aside a minimum of 20% of units as affordable.
	Credit of use tax for qualified affordable housing units.
l avaland	Expedited review process.
Loveland	Modification of development standards.
Trinidad	Waiver/Reduction of permit fees, park land fees for infill development
Westminster	Utilize federal, state, and local funding resources to undertake down payment assistance and training, housing rehabilitation, minor home repair, and weatherization program services. Develop and nurture partnerships with the Adams and Jefferson County Housing Authorities and non-profit housing developers to promote programs that address the continued maintenance of the City's affordable housing stock. Utilize the resources of the Westminster Housing Authority, CDBG Program, Private Activity Bonds, Brownfields Program and South Westminster Revitalization Program to continue infrastructure improvements and address environmental clean-up of industrial sites in South Westminster in order to maintain the value of single-family and multi-family housing.
Counties:	
Adams	Not yet, but we are working on an amendment for Balanced Housing
Arapahoe	The Affordable Housing program is dealt with in the County's Community Resources Dept. Contact information: Jim Taylor, Program Manager, 303-738-8061, email: jtaylor@co.arapahoe.co.us
	HO 1.01 The housing needs for low and moderate income families and senior citizens in Boulder County shall be determined periodically.  HO 1.02 Federal, state, local government and/or public cooperative effort housing programs should be utilized to meet the housing needs of low and moderate income families and senior citizens. These programs should include the construction of new units, utilization of existing units, and the renovation of sub-standard units.  HO 1.04 Special attention should be directed to providing for dispersal of housing for low and moderate income families and low income senior citizens throughout the residential areas of the county with due consideration to other elements of the county Comprehensive Plan and the availability of water and sewer service, fire protection, public transportation, employment, shopping, schools, social services, and recreational activities.  HO 1.06 Legislation and policies that enhance equal housing opportunities shall be encouraged and supported, including but not limited to:  HO 1.06.01 The elimination of discrimination against any person because of sex, race, color, religion, marital status, or national origin with regard to the sale, financing or rental of housing.  HO 1.06.02 The elimination of exclusionary or discriminatory practices in zoning, development, and construction.
	HO 1.06.03 The development of programs to provide tax relief to low income families and low income senior citizens.
Boulder	HO 1.06.04 The provision of adequate public transportation service for low and moderate income families and senior citizens.
Douglas	Down payment assistance, deed-restricted units, cash-in-lieu
Eagle	density bonus; expedited review; deferred or waived impact fees; public/private investment;
	This is for question #3:
Elbert	The Master Plan in Elbert County is advisory only and has NOT been adopted by the Board of County Commissioners.
El Paso	EL Paso County Policy Plan Ch. 13
Jefferson	Strategies for provisions of affordable housing are detailed at length in our community plans.
La Plata	Density Bonuses
Larimer	GM-15 thru GM-17 identifies the county will work with & support affordable housing
Morgan	The County does not have specific policies regarding affordable housing, however, affordable housing is allowed.
Weld	Policy is general support only